

OCWEN Loan Servicing, LLC  
Attention: Home Equity Line of Credit Operations  
P.O. Box 24642  
West Palm Beach, FL 33416

RE: OCWEN Loan Number: [REDACTED]  
Property Address: 3235 W. Madison Street, Milwaukee, WI 53215

OCWEN Loan Servicing, LLC:

I am in receipt of your Past Due Contact Notice, dated March 10, 2014, which I received on March 14, 2014. It would seem that OCWEN has completely disregarded, not only the documents that accompanied the loan pay off, but also my letter of February 6, 2014 (copy included), informing OCWEN that it no longer owns my home equity loan. **My loan, which was acquired by OCWEN in 2013, when GMAC, a Milwaukee mortgage company went into bankruptcy, was paid off in full on January 8, 2014 with two funds (simultaneously) from Landmark Credit Union of New Berlin, Wisconsin. OCWEN has not applied \$3382.71 of those funds and has termed those funds "Suspense Payment," instead of applying them towards paying off the loan completely.** Apply those funds toward my loan immediately! It should have been done, when you received it on January 8, 2014 and processed on January 17, 2014. Meanwhile, OCWEN is harassing me to make payments to OCWEN on \$3163.61, which is shown as a balance of the loan. Of course, I am now making payments to Landmark Credit Union on that amount, which was part of the loan pay off. Do you think by threatening me with Past Due Notices, interest and late penalties **AND FORECLOSURE ON MY PROPERTY** that I will continue to make payments to OCWEN on a loan that you continue to accrue interest, while you are holding the funds from Landmark Credit Union as a "Suspense Payment?" (see attached Account Statement Date: 01/31/14). Perhaps, you are guilty of perpetrating senior financial abuse?

I am assuming you are doing everything possible to continue to service the above loan, which has been paid off in full as of January 8, 2014. The closing date would have been a month earlier, if you had cooperated with Landmark Credit Union's multiple requests for a payoff amount, going back to late November of 2013. Instead you stalled and ignored all requests for that payoff amount.

Because of the delay in getting the pay off amount from OCWEN and a closing date in early December, I made my last payment to OCWEN on December 27, 2013, in the amount of \$156.15, so I would not be in arrears. That amount was withdrawn from my bank by OCWEN on December 27, 2013. Since the loan was paid off on January 8, 2014, you should be sending me a partial refund of that last payment. **In fact, you show the balance as \$3163.61, as of 01/31/14, with the "Suspense Payment" being \$3382.71.** Per Landmark Credit Union's January 8, 2014 letter (attached copy), that accompanied the check to pay off the loan, "Any extra should be returned to the borrower." Needless to say, OCWEN cannot continue to accrue interest on a loan which has closed and should pay me what it owes me, as of the pay off date.

I will be forwarding all information regarding the OCWEN loan pay off and your continuing to try to collect on my already paid off loan to the following:

- Department of Agriculture Trade & Consumer Protection, State of Wisconsin for pursuit of a fraud claim
- Consumer Financial Protection Bureau, U.S. Government for pursuit of an interstate fraud claim
- Landmark Credit Union, New Berlin, WI, holder of the loan that was paid off on January 8, 2014
- Richard M. Schauer Law Office, South Milwaukee, WI

*CC U.S. Bankruptcy Court, Southern District of New York, responsible for giving the GMAC debt to OCWEN.*

I spoke with an OCWEN customer representative in India, on March 3, 2014, and tried to explain all this, but obviously to no avail, as you followed up with another threatening letter, if I did not make a payment to you on the loan, which has, AGAIN, been paid off.

I did not choose or agree to do business with OCWEN. The bankruptcy court, following GMAC's bankruptcy, has, obviously, assigned my loan to a company that is either unscrupulous, or at best, incompetent. **This is not the first time OCWEN accepted a payment, termed it a Suspense Payment, and did not apply it to the loan.** OCWEN did the same thing to me last year, when I paid three times the minimum amount and was credited with the minimum, and the additional amount was called a Suspense Payment and not credited as payment on the principal until I complained.

Most sincerely,

*Julie Ziniel*  
Julie Ziniel  
3235 W. Madison Street  
Milwaukee, WI 53215  
414-649-9940

*Thought you should know how OCWEN is treating my mortgage that you gave to them for collection, when GMAC went bankrupt.  
Case No. 12-12020 (MG)*



You're worth more here.

LANDMARK  
CREDIT UNION.

January 8, 2014

Ocwen Loan Servicing LLC  
ATTN: Cashiering/Payoff Department  
1661 Worthington Rd. Suite 100  
West Palm Beach, FL 33409

Re: Julie G. Ziniel  
Loan #: 8 5902437  
Collateral: 3235 W Madison

To Whom It May Concern:

Please apply the enclosed check to pay off the above referenced loan. Any extra should be returned to the borrower.

If the enclosed check is insufficient to pay off the loan, please apply the check to the balance and notify us immediately at 262-796-4500, ext. 6670. Your prompt attention is greatly appreciated.

Sincerely,

Landmark Credit Union

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1. Please close the above loan or credit line and mail any appropriate lien  
satisfactions to the address listed: Landmark Credit Union Attn: Central Loan Vault  
P.O. Box 510870 New Berlin, WI 53151-0870

2. Please leave the above credit line open (no lien satisfaction is required).

X \_\_\_\_\_ *Julie Ziniel* \_\_\_\_\_ X \_\_\_\_\_



O C W E N

NMLS # : 1852  
NC Permit No. 3946

CUSTOMER RELATIONS 1-800-746-2936

Your call may be recorded for the coaching and development of our associates.

04/04/12 09:30:4 0018830 20140303 JBRYA107 OCWENHL 1 0Z DOM JBRYA10000 146951 HC

JULIE ZINIEL  
3235 W MADISON ST  
MILWAUKEE WI 53215-1520

## Account Statement

Entered 03/28/14 15:07:28 Pg 3 of 7

835902447

01/31/2014

## Account Number:

## Account Statement Date:

Property Address:  
3235 W Madison St  
Milwaukee WI 53215

CURR

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## Special Notices

## Account Information

## Billing Period:

From 01/01/2014

To 01/31/2014

Previous Principal Balance: 43,813.29

Principal Payments/Credits: 40,649.68

Cash Advances: .00

\* Current Principal Balance: 3,163.61

Interest Rate: 4.06000%

Next Payment Due Date: 02/15/2014

Current Suspense Balance: 3,382.71

Interest Paid Year-To-Date: 146.20

Taxes Paid Year-To-Date: .00

Maximum Credit Line: 50,000.00

\*\*Credit Available: 46,836.39

Average Daily Balance: 24,144.09

Line-of-Credit Maturity Date: 06/07/2026

Loan Maturity Date: 06/01/2026

\*This is the principal balance only, not the amount required to pay your account in full.

## Details of Amount Due

## Current Amount Due:

Interest: 80.57

Other-Comp Disability w/Auto Upgrade: 9.95

Less:Partial Payment Amount: -3,382.71

Current Amount Due by 02/15/14: -3,292.19

Total Amount Due: -3,292.19

## Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
01/17/14	Payment	.00	146.20	.00	.00	.00	.00	.00	156.15
01/17/14	Comp Disability w/Auto Upgrade	.00	.00	.00	9.95	.00	.00	.00	.00
01/17/14	Principal Payment	40,649.68	.00	.00	.00	.00	.00	.00	40,649.68
01/17/14	Suspense Payment	.00	.00	.00	.00	.00	.00	3,382.71	3,382.71

## Finance Charge Calculation

Interest From Date	Number of Days in cycle	*Daily Periodic Rate	Annual Percentage Rate	Average Daily Balance	Interest Amount
01/01/14	16	.0111233%	4.06000%	43,813.29	77.98
01/17/14	14	.0111233%	4.06000%	3,163.61	4.93

## Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

The average daily balance is multiplied by the number of days in the billing cycle and the periodic rate applied to the product

\*\*Credit Available may be reduced by holds or account suspension. Please call customer relations to verify this amount.

FOLD AND  
DETACH HEREPLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.  
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.FOLD AND  
DETACH HERE



OCWEN Loan Servicing, LLC  
P.O. Box 785063  
Orlando, FL 32878-5063  
(Do not send any correspondence or payment to the above address)

[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

January 30, 2014

Julie Ziniel

3235 West Madison Street  
Milwaukee, WI 53215

RE: Loan Number: [REDACTED]  
Property Address: 3235 W Madison St  
Milwaukee, WI 53215

Dear Julie Ziniel :

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

**Concern#1** We are in receipt of a correspondence from Landmark Credit Union, who requested us to ensure that the payoff funds have been applied accordingly and close the Home Equity Line of Credit (HELOC) and also provide you with the Satisfaction Document pertaining to the above loan.

**Response** Our records indicate that Landmark Credit Union is not authorized to receive information pertaining to the loan. Therefore, this correspondence has been addressed to your attention.

Please note that, in order for us to apply funds to payoff the loan, it is required that you to submit a signed and dated written closure request. It can be a hand written note and it must include the loan number, property address and the borrower(s) name and signature(s). Please be advised that a closure request that has no signature(s) will not be processed. The request may be forwarded to the address mentioned below:

Ocwen Loan Servicing, LLC  
Attention: Home Equity Line of Credit Operations  
P.O. Box 24642  
West Palm Beach, FL 33416  
Fax: 1-407-737-5478  
Email: HELOC@Ocwen.com

Therefore, the funds we received on January 17, 2014, in the amount of \$40,805.83, of which funds of \$156.15 were applied towards the interest and \$40,649.68, were applied towards the principal balance reduction. Further, funds in the amount of \$3,382.71 were applied towards the suspense (partial payment-credit) account, as per the payment posting logic.

Once we receive the aforesaid documentation, necessary adjustments will be performed on the loan. For any further questions or concerns regarding the loan, you may contact our Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website ([www.ocwen.com](http://www.ocwen.com)) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after

RRCMALTRM.13 1

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.*

Loan Number:8359024472

NMIS # 1857



OCWEN Loan Servicing, LLC

P.O. Box 785063

Orlando, FL 32878-5063

(Do not send any correspondence or payment to the above address)

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[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

speaking with our Research Department you still have questions or concerns, please feel free to contact the OCWEN consumer advocate by email through OCWEN's website or by phone at (800) 390-4656. You may also send written correspondence to the following address:

Ocwen Loan Servicing, LLC  
Attention: Research Department  
P.O. Box 24736  
West Palm Beach, FL 33416-4736

Sincerely,

Nancy Ghetia  
Research Department  
Ocwen Loan Servicing, LLC

RRCMAINLTRM.13 2

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Loan Number:8359024472

NMLS # 1852

February 6, 2014

OCWEN Loan Servicing, LLC  
Attention: Home Equity Line of Credit Operations  
P.O. Box 24642  
West Palm Beach, FL 33416

RE: Loan Number: [REDACTED]  
Property Address: 3235 W. Madison Street  
Milwaukee, WI 53215

Dear OCWEN Loan Servicing, LLC:

I am in receipt of your letter of January 30, 2014, regarding Loan Number [REDACTED] for my property at 3235 W. Madison Street, Milwaukee, WI 53215. Landmark Credit Union has supplied you with the payoff funds for my property, and I want you to apply Landmark's payoff funds accordingly and close the Home Equity Line of Credit that I have had with you. Please provide me with the Satisfaction Document pertaining to the above loan.

Your prompt attention to this matter will be appreciated.

Thank you,



Homeowner:  
Julie Ziniel  
3235 W. Madison Street  
Milwaukee, WI 53215  
414-649-9940

cc: Landmark Credit Union

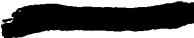
**Ocwen<sup>707</sup> Loan Servicing, LLC**  
 HELPING HOMEOWNERS IS WHAT WE DO!™  
[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

O C W E N

00001209304 0012020 20140303 JBRYA107 OCWENEL 1 02 DOM JBRYA10000\* 146951 HC  


JULIE ZINIEL  
 3235 W MADISON ST  
 MILWAUKEE WI 53215-1520



Loan Number:   
 Property Address: 3235 W Madison St  
 Milwaukee WI 53215

## Home Equity Line of Credit (HELOC) Statement Correction: New February 2014 Statement Enclosed

Dear : JULIE ZINIEL

Enclosed is a new complete copy of your February 2014 billing statement. Due to a printing error, the first version we sent was missing information, so we have enclosed a replacement copy with complete details.

**NOTE - The payment coupon and amount due are correct and the same on both versions, so you can use either to make a payment.**

Please accept our sincere apologies for any confusion or inconvenience to you. We have fixed the source of the problem and have taken steps to prevent this happening again. We also want to reassure you that your account is not affected - there will be no negative impact to your loan, no late charges and no adverse credit reporting for the February billing period.

If you have any questions, please call us toll-free at (800) 746 - 2936. We are available Monday - Friday: 8:00 am to 9:00 pm, Saturday and Sunday: 12:00 pm to 9:00 pm ET.

Sincerely,

Ocwen Loan Servicing

Payment Information	
Be sure to always include your loan # 8359024472	
<b>Money Gram:</b>	<b>Regular Mail /Overnight Address:</b>
Receive Code: 2355	Ocwen Loan Servicing, LLC
City: Orlando	1661 Worthington Road, Suite 100
State: FL	West Palm Beach, Florida 33409
Loan # 	Attention: Cashiering Department



March 10, 2014

**PAST DUE CONTACT NOTICE**

07/14/11 09:00:03 0001171 20140310 JC007101 LATE 1 OZ DOM JC007100007 185747 LT



JULIE ZINIEL  
3235 W Madison St  
MILWAUKEE WI 53215-1520



Loan Number: [REDACTED]  
Property Address: 3235 W Madison St, Milwaukee, WI 53215-0000

Dear Borrower(s):

**AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA:**

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

At Ocwen, we strive to provide service that will exceed your expectations. Having complete and accurate information is the first step in ensuring you receive this service. We are here to build a mutually beneficial relationship, rectify any problems, resolve any issues, and assist you with your needs. Therefore, we are sending you this letter to inform you that our records indicate that your mortgage loan payment due on 02/15/2014 has not yet been received, and, unfortunately, your payment is now past due.

A late charge has been assessed on your account, which will reflect in the **CURRENT AMOUNT DUE** as of 03/10/14. You are required to pay this late charge, unless you can document that the payment was made in full and on time.

**ITEMIZATION OF CURRENT AMOUNT DUE**

Principal and Interest Payment	\$80.57
Escrow Payment	\$0.00
Escrow Advances	\$0.00
Current Late Charges	\$0.00
<b>CURRENT AMOUNT DUE</b>	<b>\$80.57</b>

It is very important that you pay the **CURRENT AMOUNT DUE** immediately as this delinquency may result in adverse credit reporting and/or a formal demand notice for all amounts due on your loan. Payments must be made by Money Gram, Check or Money Order and made payable to Ocwen Loan Servicing, LLC. Please send all payments through one of the methods below:



LATE006

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NMLS #: 1852

**PAYMENT REMITTANCE INFORMATION (always include Loan # 8359024472 with your payment)**

**Money Gram**  
Receive Code: 2355  
City: Orlando  
St: FL  
Loan # XXXXXXXXXX

**Overnight Address**  
Ocwen Loan Servicing, LLC  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Attention: Cashiering Department

**VIA Regular Mail**  
Ocwen Loan Servicing, LLC  
P.O. Box 6440  
Carol Stream, IL 60197-6440

**Important Notice for Customers in Colorado**

Ocwen Loan Servicing, LLC maintains an office in Denver, Colorado that accepts in-person payments. For other account inquiries, please call us at (800) 746-2936 or visit our website [www.ocwen.com](http://www.ocwen.com).

**Address:** 1776 S. Jackson Street, #900  
Denver, CO 80210

**Telephone:** (303) 327-8955

Failure to bring your account current may result in our election to exercise our right to foreclose on your property. Upon acceleration, your total obligation will be immediately due and payable without further demand.

If you are unable to make your payments, please contact our Customer Care Center immediately at 1-800-746-2936 to request a meeting with an associate to discuss mortgage assistance options and explore options to avoid foreclosure. We have enclosed a list of documentation you may want to have available before you call. Associates are available to assist you Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

**Important Notice for Customers in Washington**

You may contact the Department of Financial Institutions, the Washington State Bar Association, or the statewide civil legal aid hotline for possible assistance or referrals. Contact information for these resources is included in the Notice of Pre-Foreclosure Options enclosed with this letter.

Additionally, a HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at (800)569-4287 or consult HUD's website at [www.HUD.gov](http://www.HUD.gov).

Ocwen will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once your written authorization has been obtained, as required by law.

If you have the desire to remedy this situation, we want to assist you in trying to reach that goal. OCWEN would like to present you with some of the alternatives that might be available regarding your delinquent mortgage loan. While our primary objective is the collection of past due amounts on your loan, we want to work with you to find the best available alternative for you to bring your mortgage loan obligation current.

Please visit our website at [www.Ocwen.com](http://www.Ocwen.com) where you can review your account and enter your financial information at your convenience.

Sincerely,

Ocwen Loan Servicing, LLC



**LATE006**  
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